COUNTY OF MONTGOMERY

PURCHASING DEPARTMENT
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REQUEST FOR PROPOSAL, RFP # 24-11 issued January 12, 2024
ADDENDUM NUMBER 1

DATE: **February 15, 2024**
TITLE: **Health and Dental Consultant Services**

Amendments:

1. Montgomery County reserves the right to answer no further questions after the issuance of this addendum.

Clarification:

1. **Question:** We are attempting to chart the required elements of the proposal response. We have not identified what Montgomery is asking to include, e.g., Pricing Template, References, etc.,.

   Montgomery County Response: Reference section III and IV of the RFP (pages 6-9).

   Montgomery County Public Schools Response: See Montgomery County's response above.

2. **Question:** Is the Insurance requirement accurate? We typically see Professional Liability for consulting services.

   Montgomery County Response: This particular service does not require professional liability insurance under VPPA requirements.

   Montgomery County Public Schools Response: See Montgomery County's response above.

3. **Question:** Will you provide enrollment and/or census; current carriers?

   Combined Response: The current carrier is Anthem

Covered Lives	Montgomery County	Montgomery County Public Schools
PPO Keycare 200	542	-
PPO Keycare 1000	100	-
QHD 1500	110	-
HMO	-	847
PPO	-	77
HDHP	-	1,099
Retirees	13	35
Total	765	2,058

4. **Question:** Please identify incumbent consult and Fees/contract?

   Montgomery County Response: Marsh & McLennan Agency, LLC is the current consultant. The current fee is $65,000 annually. Offerors may request copies of current contracts by emailing mcpurchasing@montgovmerycountyva.gov.

   Montgomery County Public Schools Response: Gallagher Benefit Consultants is the current consultant. The fee is $55,000 annually.

5. **Question:** Is this fixed fee and commission prohibited? If competitors or incumbent propose no, or non-competitively low fees, will Montgomery disclose other income or commission revenue to the incumbent or lowest bidder?

   Montgomery County Response: A fixed fee is requested. If this includes commission fees, the County requires that the fees are included in the detail. RFP files, including proposals, are available for inspection by all offerors after award per the VPPA, if requested.

   Montgomery County Public Schools Response: See Montgomery County's response above.

6. **Question:** Estimate of in-person and virtual meetings required?

   Montgomery County Response: Montgomery County expects to meet at least twice a year. This can be in person or virtual. The County also requires quarterly reports to be sent and the ability to meet if necessary to review trending claims, and any federal or state mandated changes to policies.

   Montgomery County Public Schools Response: Monthly meetings with additional meetings, if necessary, for budget planning purposes and open enrollment preparation. Assistance with optional benefits RFP when they arise.

7. **Question:** Is there an actuary or other firmed engaged in budgeting, evaluations/filings, employee pricing and COBRA rates etc.? Any financial tasks included?

   Montgomery County Response: Montgomery County expects the broker to project increases in cost, and make recommendations for employee pricing. The County uses a different broker for COBRA.

   Montgomery County Public Schools Response: We do not use another actuary or firm for these reports.

8. **Question:** Is the intention for the Offeror to price out Section 3A 1-3 collectively and then price Section 3A 4 a-s individually?

   Montgomery County Response: Reference section IV.B.4 of the RFP

   Montgomery County Public Schools Response: See Montgomery County's response above.

9. **Question:** Will you consider accepting two hard copy proposals and a searchable drive in the mail by the February 27th deadline, and an electronic copy through secure email?

Montgomery County Response: Proposals should be submitted per Section IV of the RFP.

Montgomery County Public Schools Response: See Montgomery County's response above.

10. **Question:** What are the scheduled service deadlines V. B. 4.?

Montgomery County Response: The services would need to be performed as necessary to meet the benefit plan completion deadlines. See response to question #33 for details on open enrollment periods and plan years.

Montgomery County Public Schools Response: See Montgomery County's response above.

11. **Question:** What is the total number of employees and total number of benefit eligible employees by entity and line of coverage?

Combined Response:

	Montgomery County	Montgomery County Public Schools
Anthem eligible employees	500	1,475
Dental eligible employees	500	-
Dental eligible employees (optional benefit)	-	1,635

12. **Question:** What is the number of covered retirees?

Montgomery County Response: There are 11 retirees covered under Anthem and 54 retirees covered under Delta Dental.

Montgomery County Public Schools Response: There are 30 retirees covered.

13. **Question:** Are there currently any collective bargaining agreements in place?

Montgomery County Response: Currently, Montgomery County does not have any collective bargaining agreements in place.

Montgomery County Public Schools Response: The Board is in negotiations at this time. There is no collective bargaining agreement in place as of 2/12/24. Benefits and salary are excluded from negotiations.

14. **Question:** Are the current Health and Dental programs fully insured or self-funded? What carrier / TPA administers the plans?

Montgomery County Response: Montgomery County is self-insured for both Health and Dental, and our coverage is through Anthem and Delta Dental.

Montgomery County Public Schools Response: Health insurance is self-funded insurance. Anthem is our carrier for health insurance. MedImpact is the PBM for prescription coverage. Dental is an optional benefit that is fully insured through Ameritas.

15. **Question:** Are Pharmacy services within scope of the services sought?

    Montgomery County Response: Montgomery County expects assistance with Rx solutions, making sure that our current PBM provides us with correct federal rebates, negotiates renewals, and makes sure that the current PBM follows the contract that is in place.

    Montgomery County Public Schools Response: The school district requires contract administration for pharmacy services provided by a third party.

16. **Question:** What PBM manages the pharmacy contract currently?

    Montgomery County Response: Montgomery County's PMB is Anthem.

    Montgomery County Public Schools Response: MedImpact is the PBM for prescription coverage.

17. **Question:** Is the RFP being issued because the current contract is up or are there other reasons? If there are other reasons, what are they?

    Montgomery County Response: The current contracts are expiring and a new solicitation is required.

    Montgomery County Public Schools Response: See Montgomery County's response above.

18. **Question:** The RFP does not ask many questions…what are your key areas of concern, and what areas do we need to hone in on in our response? Why are you undertaking this RFP?

    Montgomery County Response: Reference Statement of Need in Section III, Specific Requirements in Section IV.B, and the Evaluation Criteria in Section V of the RFP.

    Montgomery County Public Schools Response: See Montgomery County's response above.

19. **Question:** How would you prefer for compensation to be structured – percentage of premium, per employee per month fee, flat fee, percentage of stop loss?

    Montgomery County Response: A flat fee is required.

    Montgomery County Public Schools Response: See Montgomery County's response above.

20. **Question:** Does your broker pay for any things such as COBRA, benefit administration system, etc. that you would want to continue to be handled in the same way?

Montgomery County Response: No, these services are covered under a separate contract.

Montgomery County Public Schools Response: See Montgomery County's response above.

21. **Question:** The RFP is for health and dental consultant services, and Item g on page 6 references employee optional benefits. Which benefits besides medical and dental will the consultant be managing?

    Montgomery County Response: Montgomery County is currently under contract for optional benefits with another vendor. We are not looking to change at this time.

    Montgomery County Public Schools Response: The school district requires contract administration for pharmacy services provided by a third party. Optional benefits are handled under a separate contract.

22. **Question:** How many employees are enrolled in medical coverage at county vs. schools?

    Combined Response:

Employees enrolled	Montgomery County	Montgomery County Public Schools
PPO Keycare 200	325	-
PPO Keycare 1000	80	-
QHD 1500	45	-
HMO	-	634
PPO	-	56
HDHP	-	563
Retirees	11	30
Total	461	1,283

23. **Question:** What was your medical increase at the last renewal?

    Montgomery County Response: Montgomery County has not had a rate increase in the last several years.

    Montgomery County Public Schools Response: There was no change to the employee cost to health premiums. The employer portion increased by an average of 16.9%.

24. **Question:** Is dental coverage fully-insured or self-funded?

    Montgomery County Response: Montgomery County is self-funded on dental coverage.

    Montgomery County Public Schools Response: Dental is an optional benefit that is fully insured through Ameritas.

25. **Question:** If voluntary employee-paid coverages will fall under the new consultant, can you show enrollment in those (i.e. STD, Life, Accident, Hospital Indemnity) at Schools v County?

Montgomery County Response: Optional benefits are handled under a separate contract.

Montgomery County Public Schools Response: See Montgomery County's response above.

26. **Question:** Why is PBM separated for county/schools? Why do the County/Schools maintains separate dental coverage?

    Montgomery County Response: Although services are solicited as a cooperative effort, committees are formed from both the County and Schools and separate decisions may be made, resulting in separate contracts.

    Montgomery County Public Schools Response: See Montgomery County's response above.

27. **Question:** Who is medical TPA?

    Montgomery County Response: The County's current carrier is Anthem.

    Montgomery County Public Schools Response: Anthem is the current TPA with contract ending September 30, 2024, and we are open to change.

28. **Question:** Who is the stop loss carrier? What are the specific stop loss limits and aggregate stop loss limits?

    Montgomery County Response: The County's stop loss carrier is Voya. The stop loss limit is $250,000 with no aggregate stop loss.

    Montgomery County Public Schools Response: Tokio Marine is our stop-loss carrier. The specific stop loss limit is $275,000, and the aggregate deductible stop loss limit is $400,000.

29. **Question:** How do the demographics of county/schools compare?

    Montgomery County Response: See enrollment information from Questions #3, #11, and/or #22 above.

    Montgomery County Public Schools Response: See Montgomery County's response above.

30. **Question:** What are premium equivalent rates for county vs schools? Do the county/schools share same rates or calculated differently?

Montgomery County Response: We do not share the same rates. Montgomery County info below:

Monthly Premium Equivalent	PPO Keycare 200 2023 - 2024	PPO Keycare 1000 2023 - 2024	QHD 1500 2023 - 2024
Employee Only	$ 699.00	$ 646.00	$ 506.00
Employee + Child(ren)	$ 977.00	$ 902.00	$ 706.00
Employee + Spouse	$ 1,441.00	$ 1,332.00	$ 1,041.00
Employee + Family	$ 1,701.00	$ 1,572.00	$ 1,227.00

Montgomery County Public Schools Response: We do not share the same rates. MCPS info below:

Monthly Premium Equivalent	HMO 2023 - 2024	HDHP 2023 - 2024	HSA	Total Cost	PPO 2023 - 2024
Employee Only	$ 869.59	$ 707.09	$ 137.50	$ 844.59	$ 952.53
Employee + Child(ren)	$ 1,219.25	$ 823.41	$ 275.00	$ 1,098.41	$ 1,361.53
Employee + Spouse	$ 1,335.63	$ 876.60	$ 275.00	$ 1,151.60	$ 1,521.71
Employee + Family	$ 1,939.09	$ 1,271.00	$ 275.00	$ 1,546.00	$ 2,227.57
Double Share Family (2 Employees plus Family)	$ 1,939.09	$ 1,271.00	$ 275.00	$ 1,546.00	$ 2,227.57

31. **Question:** What type of OE support is needed? Do the County/Schools utilize a benefit administration platform/portal for employee elections? In-person meetings?

    Montgomery County Response: Montgomery County has a benefits administration portal in place for employees and is not currently looking to change this platform. The County would expect the broker to provide benefits comparison information, and in person meetings as requested. The County also expects the broker to work with both the health and dental vendors to provide open enrollment videos, open enrollment booklets, federal and state mandated notices including Creditable Coverage notices, and other items as requested.

    Montgomery County Public Schools Response: MCPS does not currently use a portal for employee elections. Currently our third party optional benefit provider handles open enrollment and elections. We would require support either online or in-person to aid in contract administration with the third party optional benefit provider during this process.

32. **Question:** Section IV.B.3 of the RFP asks for resumes of staff? Do you require actual resumes?

    Montgomery County Response: A bio for each staff member would suffice.

    Montgomery County Public Schools Response: See Montgomery County's response above.

33. **Question:** What is your contract year or benefit plan year?

Montgomery County Response: Contract year as a result of this RFP will be July 1 to June 30, plan year is October 1 to September 30 (deductible year is calendar year), open enrollment period is mid-July to early August.

Montgomery County Public Schools Response: Contract year July to June, Plan Year October 1 - September 30, Open Enrollment Period Mid-August to Early -September

ACKNOWLEDGE RECEIPT OF ADDENDUM # 1:

COMPANY/FIRM NAME AND ADDRESS: SUBMITTED BY:

_____   NAME: _____
                                                                (print)

_____   SIGNATURE: _____

_____   TITLE: _____

_____Zip Code_____   DATE: _____

Telephone Number: (_____)_____   Email: _____